

# AIR Interview Guide for Consumer Focus Groups: Early Care Experiences Under the Affordable Care Act

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## Introduction – 5 min

(5:35)

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1. Welcome  
Thank people for coming.
2. Who we are:
  - a. Hello. My name is ---- and I'm the moderator for today's discussion.
  - b. I'm here with ----who will be joining me in facilitating the discussion.
  - c. We work for a company called the American Institutes for Research, which is an independent non-profit research organization.
3. What the project is:
  - a. We also have with us here tonight observers (names) from the California HealthCare Foundation – The California HealthCare Foundation is a non-profit working to better healthcare for all Californians.
  - b. They are funding this group as well as the larger study to learn about your experience using your new healthcare insurance.
  - c. As part of the larger study we are conducting 8 focus groups like this one as well as talking to providers.
  - d. Results of our findings will be presented to the media, policy makers, and program staff so that they can understand what is working and what isn't from your point of view.
4. Why are we here:
  - a. We are very excited to have you here tonight.
  - b. Tonight we will be talking **not about how you signed up for insurance but rather the care you have received since signing up**. Please take a look at your handout "Experience Using your Healthcare". You will see today we are going to focus on your experience so far getting your care as well as the services that are covered and the cost of your plans.
5. Other:
  - a. We are audio taping and video taping the discussion so that we can take good notes. To protect your privacy, names won't be connected to what you say.
  - b. If you haven't already given your consent form to ---- please do so now.
6. Before we introduce ourselves I would like to go over some ground rules for our discussion today. (put the ground rules in **bold** on flip chart)

- a. We **want to hear from everyone here**. This works best if I speak very little while you all do the talking.
- b. However, I may interrupt from time to time to keep the discussion moving. We have a lot to cover and I want to make sure we get through everything in the time that we have.
- c. You **don't need to raise your hand or wait for me to call on you** before you speak.
- d. Let's just make sure only **one person speaks at a time** to make it easier for the person who will be transcribing the tape.
- e. Also, because we're recording, **please try to speak in a voice at least as loud** as the one I'm using now so that we can hear everyone on the tape.
- f. I want your honest opinions and reactions. There are **no right or wrong answers**. Feel free to disagree or express a different opinion.
- g. We'll be here for two hours and we're not going to take any formal breaks. But feel free to step out if you need to use the restroom. It is located *{location of bathroom}*.
- h. Last little reminder, please **turn off cell phones** or set them to vibrate.
- i. Any questions before we get started?

To get started, let's go around and introduce ourselves. You will see half a comic strip in front of you. Someone else in the room has the other half of this comic strip. I would like you to all stand up and to find the person with your other half. Once you do please introduce yourself to the person by telling them your name, where you are from, and the first word that comes to mind when you think of your new health insurance. Once you have made introductions please sit back down. We will be introducing one another to the group after.

(Participants sit down and introduce one another)

Thank you. It is nice to meet all of you. Please take a look at the words you are using to describe your new health insurance. There are a lot of different words here showing that we all have different views as we have had different experiences. Each of your voices and experiences are important to this study and we look forward to hearing from you all.

*Facilitator Note: On a flip chart write out the introductions instructions. On another piece of paper jot down the words that people use when describing their new health insurance coverage – try to bucket the words if possible. **Note to the group any similarities or differences and most importantly that everyone has different experiences and each of their experiences are important to our findings.***

*Flip Chart:*

- Name
- Where you are from
- First word

*Blank Flip Chart: Write down words*

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## Experience with health care prior to enrolling

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(5:55)

To get us started I would like to hear about your experience before you got your new health insurance – specifically how did you get the care you needed?

- 1) **Did you have health insurance in 2013?** If yes, what plan did you have? from where? Your employer, purchased it directly from health plan; on spouses' plan; on Medicaid, etc?
- 2) **How did you receive the care you needed?**
  - a. Seeing a primary care doctor, emergency room visits, and community clinics?
- 3) **How was that care?**

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## Motivation, knowledge & expectations

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(6:15)

1. **What made you decide to apply for insurance** under Covered California?
  - a. What interested you about it?
2. **By show of hands...** *{Facilitator: Gesture for participants to raise their hands for each category below that applies to them}*
  - a. **Who has had to find new doctors because of their new health insurance plan?**
  - b. **Who has gotten to keep their doctors with their new health insurance plan?**
  - c. **Who has never had a regular or usual source of care before their new health insurance?**

**Now I'd like to talk about your experiences using your new health insurance coverage.**

- 3. What have you used your health insurance for after enrolling?** I'm not asking you to share specific information about any medical issues. I'm just trying to get a general idea of the kinds of activities you've been a part of from:
  - a. Scheduling an appointment
  - b. Doctor or hospital visit, surgery
  - c. Speaking with clinical staff to answer medical questions
  - d. Speaking with a support staff to answer administrative questions
  - e. Filling or refilling a prescription
  
- 4. Have you been able to get the care you need?**
  - a. If yes, in what way?
  - b. If no, what have you not been able to receive?
  - c. Are there any services not covered by your health plan that you sought or received care for?
  
- 5. Have you been able to get care as soon as you needed it** or within a time frame that you thought was reasonable?
  - a. If yes, in what way?
  - b. If no, how so?
    - i. How long was it between when you called for an appointment and the date of the appointment?
  
- 6. How does the time it took for you to receive the care** you needed using your new health insurance compare to the time it took for you to receive the care you needed in the past? Is it about the same? Longer? Shorter?
  
- 7. For those of you who received care from doctors under your new insurance - How would you describe the care you have received?**
  - a. What was good about it?
  - b. What could have been improved?
  - c. How did this care compare to care you have received before January 2014?
  - b. To what extent do you think that the care was culturally or linguistically appropriate?
  
- 8. What are you worried about with your new insurance in the future?**
  
- 9. What are you excited about or looking forward to?**

## Network:

**10. For those of you that had to find new doctors or a new source of care because of their new health insurance plan, tell me more about that.**

- a. **What is/was the reason behind this?**
- b. **How did you find out that you had to find a new doctor?** (e.g., from the health plan, from your doctor, etc.)
- c. **What if any information was provided to help you find a new doctor?**
  - i. How did you receive this information? (e.g., online, in person, via phone)
  - ii. To what extent was the information clear and easy to understand?
- d. **Are you happy with the doctors that accept your new health insurance? How so?**
- e. **How difficult was it to find a doctor that accepted your insurance?**
- f. **How difficult was it to find a doctor that you liked?** For example, conveniently located, convenient office hours, preferred gender, race or language spoken, etc.?
- g. **How does the current process for finding a doctor compare to your experiences in the past searching for a doctor?**

## Referrals:

I'd like to talk about time when your doctor may not be able to provide you with all the care you need. In these cases your doctor may give you a referral to see a specialist. For example, let's say I visit my doctor and she determines that I need to see specialist because I have been having some problems with my skin. My primary care doctor would give me a referral to see a dermatologist—a doctor that takes care of your skin.

**11. How many of you have received a referral or asked for a referral to see a specialist or for a medical service with your new health insurance?**

*{for those who have received referrals}*

- a. **What was the process like?**
  
- b. **How long did it take to see a specialist?**
  
- c. **How easy or hard was the process? How so?**
  
- d. **How does this process compare to times in the past when you have received or asked for a referral? Is it easier, quicker, harder, slower?**

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## Coverage and Costs

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(7pm)

I would now like to turn to the services that are covered under your health plan and the cost of those services.

**12. What do you think about the services that are covered under your health plan?**

- a. **Are you happy with what is being offered** under your health plan?
- b. **Are there services you wish you had that you don't?**
  - i. Can you give me some examples?

**13. How do the costs compare with what you expected to pay?** Please give some examples.

- a. Monthly payments to your insurance plan (e.g., monthly premiums)
- b. Copayments for care visits
- c. Prescription payments (generic versus brand name drugs)
- d. Medical equipment costs

**14. How do the costs compare to what you have paid in the past** for health care? Please give some examples.

- a. Monthly payments to your insurance plan (e.g., monthly premiums)
- b. Copayments for care visits
- c. Prescription payments (generic versus brand name drugs)
- d. Medical equipment costs

**15. Did you find the information you received about health care costs under your new health insurance plan easy to understand?**

- a. *{If easy}* What made it easy?
- b. *{If not easy}* What made it challenging or difficult?

**16. Is there information that you would have liked to have had about your health care costs you didn't have?**

- a. If so, what type of information?

**17. Have you received any unexpected bills or charges?** How did you resolve your questions and or concerns?

**18. Have you had any questions or concerns about your health costs under your insurance plan?**

- a. **How did you know where to go/who to contact?**
- b. How helpful was the information provided?
- c. Was the information provided in a way that was easy to understand? If yes/no, how so?

**19. Were there any instances in which what you'd read or heard from your health plan differed from what you were told by staff at the doctor's office or clinic?**

In the time we have left, I'd like us to discuss your overall impressions of **using** your new health insurance. Specifically: now that you have this new coverage, what aspects of getting care and using your health insurance you are pleased with, what you feel is missing, and what as well as how it could be improved.

**Facilitator:** *On three flip chart write down each of the questions: 1) What are you pleased with, 2) what is missing, 3) what can be improved. Once they have 10 min to write down their thoughts go around to each chart and read what is written asking for clarification of anything new.*

**20. What aspects of your new health insurance coverage/ care experience are you particularly pleased with?**

**21. What aspects of your new insurance coverage/care experience do you feel are missing?**

**22. What about your new insurance coverage or care experience could be improved?**

I'm going to give everyone 10 minutes to go around the room and write their thoughts on the flip charts.

Last Question:

**23. Overall, on a scale from 1 – 5 (5 being the best), please tell me how would you rate your experience using your new health insurance coverage and the reason why.**

Thank you very much for participating in this discussion today. Your opinions are very important to us as we try to improve health care and health coverage. We appreciate your time.

Ask them to:

- **Finish survey**
- **fill out the incentive receipt form**
- **fill out optional media release form (please walk them through what it says – 1<sup>st</sup> half is about sharing their stories with CHCF and possibly the media, 2<sup>nd</sup> half is about learning findings from the study.**

*{Have each participant fill out any forms they haven't plus the incentive receipt form and distribute incentive}*